

# **EXHIBIT B**

P.O. Box 9640  
Wilkes-Barre PA 18773-9640  
Navient.com

Borrower Name  
Address Line 1/Address Line 2  
City, State, Zip+4

Loan Number (XXXX-XXXX-XXXX-XXXX)

<Date>

Dear <Borrower Name>,

Your student loan is being serviced by Navient and is now back in repayment.

We've recently been notified that your bankruptcy case has concluded. Since the loan shown above was not discharged through your bankruptcy, you are responsible for repaying the remaining balance of the loan according to the terms of the promissory note.

**We're here to help**

We know financial challenges can come up unexpectedly, and we want to help you stay on track with your loan. If you have any questions about your account or repayment options, visit us online at Navient.com or give us a call at 888-272-5543, Monday – Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

Sincerely,

Navient Customer Service

